REMARKS

Favorable reconsideration of this application as presently amended is respectfully requested. Claims 1 through 7 are pending. In this Amendment, claim 1 has been amended to satisfy the requirement of 35 U.S.C.112. We believe the claims now comply with 35 U.S.C. 112. No new matter is added.

The Examiner is thanked for suggesting the suggested amended language to claim 1.

Applicant notes, with thanks, the Examiner's acknowledgment that the drawings are acceptable as filed on September 11, 2003.

Applicant notes, with thanks, the Examiner's acknowledgment of receipt of papers submitted under 35 U.S.C. § 119.

Applicants acknowledge receipt of form PTO-892 listing an additional reference considered by the Examiner.

Applicants thank the Examiner for return of form PTO-1449 filed by Applicants on January 15, 2004, September 30, 2004, and March 27, 2006, which have been initialed by the Examiner indicating consideration of references cited therein.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance, and favorable action is respectfully solicited.

Respectfully submitted,

Ajay A. Jagtiani Reg. No. 35,205

Customer Number: 22,506

Tel: (703) 563-2001

JAGTIANI + GUTTAG
Democracy Square Business Center
10363-A Democracy Lane

Fairfax, Virginia 22030

703-591-2664

March 8, 2007